

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

In Re:

Charles McMichael,

Debtor

AFFIDAVIT OF SERVICE

Case No. 1-19-45029-nhl
Chapter 13

CREDITOR LOSS MITIGATION AFFIDAVIT

I, Tracy Gill, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Sicklerville, New Jersey.

On September 6, 2019, I served a true copy of the financial packet upon the following parties via Email at the following address: Hanin.S@AronowLaw.com

☒ A copy of the Debtor(s)' two (2) most recent federal income tax returns;

☒ A copy of the Debtor(s) last two (2) paycheck stubs (One month), proof of social security income, pensions, or any other income received by the Debtor(s);

Or, if Debtor(s) is/are self employed:

☒ A copy of the Debtor(s)' business' two (2) most recent months' Profit and Loss Statements, setting forth a breakdown of the monthly business income and expenses for the months of;

☒ For each Debtor(s)' who receives a salary or hourly wages, copies of that borrower's two most recent pay stubs that show year-to date earnings;

☒ For each Debtor(s)' who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance or unemployment: 1) A copy of the benefits statement or letter from the provider that states the amount and frequency of payments, and 2) Copies of the two most recent bank statements showing receipt of such payments.

☒ For each Debtor(s)' borrower who is relying on alimony, child support or separation maintenance as qualifying income: 1) A copy of the divorce decree, separation agreement, other written agreement filed with the court that states the amount of frequency of payments and 2) Copies of the two most recent bank statements showing receipt of such payments.

☒ For each Debtor(s)' who has non-wage income (part time employment, bonuses, tips and investment income), a copy of the documentation describing the nature of the income (e.g., an employment contract or printouts documenting tip income)

☒ A copy of the Mortgagee's completed Financial Worksheet;

☒ Proof of Second/Third Party Income by Affidavit of the party, including the party's last two (2) paycheck stubs,

Please be advised that the Secured Creditor's loss mitigation contact is as follows:

Name: *Phillip Wilson*
LoanCare Loan Servicing

*All correspondence should go through Melissa DiCerbo

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Melissa DiCerbo, Esquire
Firm: McCabe, Weisberg & Conway, LLC
Phone Number: 914-636-8900 Ext
Fax Number: 914-636-8901
Email Address: mdicerbo@mwc-law.com

Dated: September 9, 2019

By: /s/ Tracy Gill
Tracy Gill